

**Information to identify the case:**Debtor 1 Mark Edward Nelson Jr.Social Security number or ITIN **xxx-xx-9126**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2 Erin Marie NelsonSocial Security number or ITIN **xxx-xx-6625**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **15-70509-JAD****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark Edward Nelson Jr.

Erin Marie Nelson

1/25/18**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Mark Edward Nelson, Jr.  
Erin Marie Nelson  
DebtorsCase No. 15-70509-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz  
Form ID: 318Page 1 of 3  
Total Noticed: 47

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db +Mark Edward Nelson, Jr., 344 Pine Street, Central City, PA 15926-1348  
jdb Erin Marie Nelson, 733 Bunker Hill Road, Central City, PA 15926  
cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street,  
Harrisburg, PA 17102-2305  
14078555 AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461  
14078556 AES/SLSC, P.O. Box 2461, Harrisburg, PA 17105-2461  
14106548 +AT&T, 1025 Lenox Park, Atlanta, GA 30319-5309  
14090664 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
14078561 Conemaugh Memorial Medical Center, ATTN: Patient Accounting, 1086 Franklin Street,  
Johnstown, PA 15905-4398  
14078562 +Court of Common Pleas of Somerset County, Pennsylvania, Somerset County Courthouse,  
111 E. Union Street, Suite 110, Somerset, PA 15501-1462  
14106549 +James B. Yelovich, Esq., Yelovich & Flower, 166 E. Union Street, Suite 3,  
Somerset, PA 15501-1420  
14078570 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
COLUMBUS OH 43215-2410  
(address filed with court: Nationwide Headquarters, One Nationwide Plaza,  
Columbus, OH 43215-2220)  
14078575 +OneMain Financial Customer Service, NTBS-2320, 6801 Colwell Blvd., Irving, TX 75039-3198  
14078576 Pennsylvania Housing Finance Agency, PO Box 13280, Philadelphia, PA 19101-3280  
14078582 +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608  
14078585 +Sundance Vacations, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6768  
14078587 +U.S. Department of Education, Department of Education Building, 400 Maryland Avenue, SW,  
Washington, DC 20202-0008  
14078589 +Windber Medical Center, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty +EDI: QJRWALSH.COM Jan 26 2018 01:33:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,  
P.O. Box 280, Johnstown, PA 15907-0280  
tr +EDI: QJRWALSH.COM Jan 26 2018 01:33:00 James R. Walsh,  
Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2018 01:42:28 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +EDI: NAVIENTFKASMSERV.COM Jan 26 2018 01:33:00 Navient Solutions, Inc., 220 Lasley Ave,  
Wilkes-Barre, PA 18706-1430  
14078557 EDI: CAPITALONE.COM Jan 26 2018 01:33:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
14078558 EDI: CAPITALONE.COM Jan 26 2018 01:33:00 Capital One Bank USA,  
Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14078559 EDI: CAUT.COM Jan 26 2018 01:33:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076  
14078560 EDI: CAUT.COM Jan 26 2018 01:33:00 Chase Auto Finance, P.O. Box 78067,  
Phoenix, AZ 85062-8067  
14078563 +EDI: CCS.COM Jan 26 2018 01:38:00 Credit Collection Services, Attn: Bankruptcy,  
P.O. Box 773, Needham Heights, MA 02494-0918  
14078564 E-mail/Text: kcarter@creditmanagementcompany.com Jan 26 2018 01:42:51  
Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,  
Pittsburgh, PA 15242-0346  
14078565 +E-mail/Text: kcarter@creditmanagementcompany.com Jan 26 2018 01:42:51  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
14078566 EDI: PHINAMERI.COM Jan 26 2018 01:33:00 GM Financial, P.O. Box 183123,  
Arlington, TX 76096-3123  
14078567 +EDI: PHINAMERI.COM Jan 26 2018 01:33:00 GM Financial, 4001 Embarcadero,  
Arlington, TX 76014-4106  
14078568 +EDI: HPC.COM Jan 26 2018 01:34:00 HSBC Bank USA, P.O. Box 2013, Buffalo, NY 14240-2013  
14188717 EDI: IRS.COM Jan 26 2018 01:34:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
14078569 +EDI: CAUT.COM Jan 26 2018 01:33:00 JP Morgan Chase Bank, Attn: National Bankruptcy Dept.,  
P.O. Box 29505, Phoenix, AZ 85038-9505  
14192425 EDI: CAUT.COM Jan 26 2018 01:33:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
14078571 E-mail/Text: egssupportservices@alorica.com Jan 26 2018 01:42:42 NCO Financial Systems Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
14078572 +E-mail/Text: egssupportservices@alorica.com Jan 26 2018 01:42:43  
NCO Financial Systems, Inc., Attn: Sharon A. Wander, 507 Prudential Road,  
Horsham, PA 19044-2308  
14192126 EDI: NAVIENTFKASMSERV.COM Jan 26 2018 01:33:00 Navient Solutions Inc.,  
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
14078573 EDI: AGFINANCE.COM Jan 26 2018 01:33:00 OneMain Financial, 120 East Walnut Street,  
Lock Haven, PA 17745-3538  
14078574 +EDI: AGFINANCE.COM Jan 26 2018 01:33:00 OneMain Financial Customer Care, NTBS-2320,  
6801 Colwell Blvd., Irving, TX 75039-3198

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14187483 +EDI: AGFINANCE.COM Jan 26 2018 01:33:00 OneMain Financial Group, LLC,  
6801 Coldwell Blvd, Mail Stop: NTSB-1310, Irving, TX 75039-3198  
14078580 EDI: PRA.COM Jan 26 2018 01:33:00 Portfolio Recovery Associates, 120 Corporate Boulevard,  
Suite 100, Norfolk, VA 23502  
14078581 EDI: PRA.COM Jan 26 2018 01:33:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
Norfolk, VA 23541  
14078578 E-mail/Text: blegal@phfa.org Jan 26 2018 01:42:36 Pennsylvania Housing Finance Agency,  
211 North Front Street, Harrisburg, PA 17101-1406  
14078577 E-mail/Text: blegal@phfa.org Jan 26 2018 01:42:36 Pennsylvania Housing Finance Agency,  
PO Box 15057, Harrisburg, PA 17105-5057  
14078583 EDI: SALLIEMAEBANK.COM Jan 26 2018 01:38:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
14078586 +EDI: ECMC.COM Jan 26 2018 01:33:00 U.S. Department of Education, Attn: Bankruptcy,  
P.O. Box 16448, Saint Paul, MN 55116-0448  
14078588 +EDI: VERIZONEAST.COM Jan 26 2018 01:34:00 Verizon Pennsylvania, 500 Technology Dr,  
Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
tr\* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,  
Johnstown, PA 15905-2545  
cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
14137776\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
14106550\* +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608  
14078584\* +Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319  
14078579 ##+Plain Green Loans, Customer Support, PO Box 255, 93 Mack Road, Suite 600,  
Box Elder, MT 59521-0255

TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Daniel J. Boger on behalf of Debtor Mark Edward Nelson, Jr. dnlboger@yahoo.com,  
dboger@shepleylaw.com/mjury@shepleylaw.com/bk@shepleylaw.com  
Daniel J. Boger on behalf of Joint Debtor Erin Marie Nelson dnlboger@yahoo.com,  
dboger@shepleylaw.com/mjury@shepleylaw.com/bk@shepleylaw.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com  
James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com/kpetak@spencecuster.com/rsnyder@spencecuster.com/skosis@spencecuster.com  
/mskunta@spencecuster.com/jwalsh@ecf.epiqsystems.com/gbivens@spencecuster.com  
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com/kpetak@spencecuster.com/rsnyder@spencecuster.com/skosis@spencecuster.com  
/mskunta@spencecuster.com/jwalsh@ecf.epiqsystems.com/gbivens@spencecuster.com  
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com/lrynard@pkh.com/mgutshall@pkh.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8